

Information to identify the case:

Debtor 1	<u>Brian J. DeLancey</u>	Social Security number or ITIN	xxx-xx-6274
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-21572-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian J. DeLancey

7/17/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Brian J. DeLancey
DebtorCase No. 14-21572-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 34

Date Rcvd: Jul 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2019.

db
13852081 +Brian J. DeLancey, 154 Alter Road, Natrona Heights, PA 15065-2808
13852080 +Cash Advance Now, Interlink 656, PO Box 02-5635, Miami, FL 33102-5635
13837447 +Cash Advance Now, 7801 N.W. 37th Street, Miami, FL 33195-6503
+Childrens Community Pediatrics, c/o Collection Service Center Inc., P.O. Box 1623,
Butler, PA 16003-1623
13837448 +Childrens Hospital of Pittsburgh, c/o State Collection Service, 2509 S Stoughton Road,
Madison, WI 53716-3314
13907018 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
13837450 +Citimortgage, c/o Daniel Fanaselli, Esquire, Powers Kirn & Javardian,
1310 Industrial Blvd., Suite 202, Southampton, PA 18966-4030
13837449 +Citimortgage, P.O. Box 6243, Sioux Falls, SD 57117-6243
14120652 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408
13881152 +Harrison Township, Attn: Michael D. McKechnie, 53 Garfield St., Natrona, PA 15065-2619
13852087 +Lakota Cash, PO Box 128, Timber Lake, SD 57656-0128
14196766 +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051
13837452 +Municipal Authority of New Kensington, c/o Collection Service Center, P.O. Box 560,
New Kensington, PA 15068-0560
13852089 +P.N. Financial, PO Box 1431, Skokie, IL 60076-8431
13852090 +PA Higher Education, 1200 North 7th Street, Harrisburg, PA 17102-1444
13866485 +PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
13852091 PaydayMobility, 2923 Brookside Drive, Birmingham, AL 35209
13837453 +Pennsylvania Higher Education Assistance, c/o American Education Services, P.O. Box 2461,
Harrisburg, PA 17105-2461
13894165 +Peoples Natural Gas Co. LLC, Attn: Andrew Weisner, 375 North Shore Dr., Suite 600,
Pittsburgh, PA 15212-5866
13837454 +Peoples Natural Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
13837456 +TW Phillips Gas & Oil Company, 205 N. Main Street, Butler, PA 16001-4998
13852097 +Upper Allegheny Joint Sanitary Authority, P. O. Box 431, Tarentum, PA 15084-0431
13852098 +West River Cash, LLC, P.O. Box 30, Hays, MT 59527-0030

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Jul 18 2019 03:22:14 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
13852079 EDI: PHINAMERI.COM Jul 18 2019 06:53:00 Americredit, P. O. Box 78143, Phoenix, AZ 85062
13837446 +E-mail/Text: bdsupport@creditmanagementcompany.com Jul 18 2019 03:23:03
Allegheny General Anesthesia, c/o Credit Management Co., 2121 Noblestown Road,
Pittsburgh, PA 15205-3956
13852078 +EDI: PHINAMERI.COM Jul 18 2019 06:53:00 Americredit, 14523 SW Milliken Way,
Beaverton, OR 97005-2344
13860165 +E-mail/Text: bncmail@w-legal.com Jul 18 2019 03:22:51 CERASTES, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14094998 +E-mail/Text: bankruptcy@consumerportfolio.com Jul 18 2019 03:22:52
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071
13843040 +E-mail/Text: bankruptcy@cavps.com Jul 18 2019 03:22:59 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14120652 EDI: ECMC.COM Jul 18 2019 06:53:00 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408
13837451 +EDI: MID8.COM Jul 18 2019 06:53:00 First Premier Bank, c/o Midland Credit Management,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
13866591 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 18 2019 03:29:43 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847
13837455 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 18 2019 03:29:43 Regional Acceptance Corporation,
PO Box 830913, Birmingham, AL 35283-0913
13837457 +E-mail/Text: bankruptcydepartment@tsico.com Jul 18 2019 03:23:16 UPMC Physician Services,
c/o NCO Financial Systems Inc., 1375 East Woodfield Road, Suite 110,
Schaumburg, IL 60173-5423

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CitiMortgage, Inc.
cr MIDFIRST BANK
cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr* +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051
13852077* +Allegheny General Anesthesia, c/o Credit Management Co., 2121 Noblestown Road,
Pittsburgh, PA 15205-3956
13852082* +Childrens Community Pediatrics, c/o Collection Service Center Inc., P.O. Box 1623,
Butler, PA 16003-1623
13852083* +Childrens Hospital of Pittsburgh, c/o State Collection Service, 2509 S Stoughton Road,
Madison, WI 53716-3314
13852084* +Citimortgage, P.O. Box 6243, Sioux Falls, SD 57117-6243
13852085* +Citimortgage, c/o Daniel Fanaselli, Esquire, Powers Kirn & Javardian,
1310 Industrial Blvd., Suite 202, Southampton, PA 18966-4030
13852086* +First Premier Bank, c/o Midland Credit Management, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 34

Date Rcvd: Jul 17, 2019

***** BYPASSED RECIPIENTS (continued) *****
13852088* +Municipal Authority of New Kensington, c/o Collection Service Center, P.O. Box 560,
New Kensington, PA 15068-0560
13852092* +Pennsylvania Higher Education Assistance, c/o American Education Services, P.O. Box 2461,
Harrisburg, PA 17105-2461
13852093* +Peoples Natural Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
13852094* +Regional Acceptance Corporation, PO Box 830913, Birmingham, AL 35283-0913
13852095* +TW Phillips Gas & Oil Company, 205 N. Main Street, Butler, PA 16001-4998
13852096* +UPMC Physician Services, c/o NCO Financial Systems INC.,
1375 East Woodfield Road, Suite 110, Schaumburg, IL 60173-5423
TOTALS: 2, * 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
Jill Manuel-Coughlin on behalf of Creditor CitiMortgage, Inc. jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com
Kenneth Steidl on behalf of Debtor Brian J. DeLancey julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5